

Serial No.: 09/520,943  
In reply to Office Action mailed: July 19, 2004  
Page 1 of 25

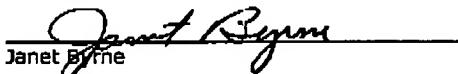
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial #: 09/520,943  
Applicant: Andrew E. Fano et al.  
Filed: March 8, 2000  
Title: MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL  
MANAGER

Group Art: 3623  
Examiner: B. Van Doren  
Docket #: AND1P525 (60021-352501)

**CERTIFICATE OF TRANSMISSION**

I hereby certify that this correspondence is  
being transmitted by facsimile to Mail Stop  
Amendment Commissioner for Patents, P.O. Box  
1450, Alexandria, VA 22313-1450, via facsimile  
number 703-872-9306 on November 19, 2004.

  
\_\_\_\_\_  
Janet Byrne

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450,  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE**

In response to the Office action mailed July 19, 2004 (hereinafter "Office Action"),  
please accept the enclosed one month extension of time and amend the above-identified  
application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2  
of this paper.

**Remarks/Arguments** begin on page 23 of this paper.